

## The Snyder Signal

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### THE TEXAS INSURANCE LAWS

The people of Texas will remember that when the 31st legislature was about to pass the Robertson Life Insurance bill, there was a great deal said and written in opposition to the proposed law. The law provides that all out-of-the-State Life Insurance Companies, doing business in Texas, are required to invest at least 75 percent of their reserve arising from Texas premiums, in Texas securities.

Before this time, the old line companies domiciled in eastern States, would collect hundreds of thousands of dollars from Texas policy holders and these profits were sent to eastern cities and invested there, thus draining the money from Texas and piling it up in New York, Pennsylvania, Massachusetts and other far-away States.

Mr. Robertson, John H. Kirby and others in Texas, conceived the idea that a plan could be formed to keep the greater part of this money in Texas. The result of their deliberations was that in 1907 a bill was introduced in the 31st legislature and became a law providing for Texas investments. Texas men of affairs had become tired of seeing hundreds of thousands of dollars paid out for insurance in Texas carried east to provide cheap money there to be loaned back in Texas at high rates of interest.

A number of outside companies were quick to give out the scare that they would have to withdraw from Texas and do no more business in the state. The cry was sent along the line that the Texas law would damage the business welfare of the State and drive capital out. The cry however, did not frighten the thinking men of Texas. Progressive business men proceeded at once to organize life insurance companies in the State and now we have companies enough chartered in Texas with sufficient capital to handle all the insurance business needed. Their plans are just as good and the policies just as liberal and secure as any in New York, Boston, Philadelphia, or elsewhere. The invested reserves in Texas are far in excess of what the old companies had ever placed here and the effect upon the financial condition of the country is abundantly satisfactory.

Some of the old companies have come back and doubtless, others would like to do so, but insurance buyers in Texas are manifesting such a decided preference for the home companies that the outsiders are not

apt to reap the great profits of former years.

From a recent statement published by Commissioner Gill it is seen that thousands of dollars have been invested here which otherwise would have gone to swell the volume of wealth in the eastern cities.

Let us all heed the lesson and learn to prosper, by patronizing home industries.

### "GIVE AND TAKE" PEACE TERMS

The Balkan allies demand: The immediate surrender of the Turkish forces of Scutari, Adrianople and Janina, to the garrisons of which full military honors will be granted.

The evacuation of Eastern Turkey as far east as Tchaialja and along a line to be delimited on the spot.

The cession to Greece of all the Aegean islands.

The annexation of Crete to Greece.

The payment by Turkey of a war indemnity and of the expenses incurred by the allies on account of the Turkish prisoners.

The allies in return are prepared to grant:

Complete amnesty to the Muslim population in the territories annexed for any acts of hostility during the war.

The return of all prisoners.

The recognition of the spiritual sovereignty of the sultan over Ottomans becoming subjects of the Balkan states.

The free administration by the Muslims of their pious foundations in the Balkans—New York Sun.

In view of the unexpected liberality of these terms offered by the Balkan allies, we are this day advising His Majesty, the Sultan of Turkey that it would be best for him to promptly accept these terms before the hungry allies call for another slice of Turkey. The Sultan has not yet acknowledged receipt of our message but we are momentarily expecting said acknowledgment.

### CORRUPT OFFICIALS

The Houston Chronicle, in the Sunday number, is printing a story by Jack Ross, a New York gambler, telling of the system of grafting among the police force of that city. Rose was in the employ of Police Lieutenant Becker, the high up official convicted of causing the murder of Herman Rosenthal, who was killed because he exposed police grafting.

Rose tells in these articles how the police levy tribute on the criminals, as guarantee of protection from prosecution. Rose says he has worked at both ends of the line and he knows all about the game. He has run gambling houses and been forced to pay the police for protection and he has worked under the direction of Becker, as graft collector. He says protection sums will foot up \$15,000,000.00 a year.

The police divide the city into districts and sell immunity privileges to gamblers, thieves pickpockets, and other criminals and these purchasers are never molested as long as they pay.

No effort is made to suppress crime. The police don't want it prevented for without these criminals their sources of revenue would be

destroyed. Rose now proposes to render every possible service to the prosecuting attorney to break up so much high handed rascality.

### IS THERE ROOM IN HEAVEN?

We have heard so many people wondering and worrying as to whether there would be room for them in heaven. The Signal statistical reporter, after reading Revelation 21:16, where it states that the heavenly city is 1200 furlongs in length and that the breadth, length and height are equal spent half day in computing the number of rooms, each 16x16x16 feet that such a city could contain. The result shows that the area of heaven is 3,375,000,000 cubic miles and is capable of being divided into 12,863,812,476,562,500 rooms of the dimensions already mentioned. In other words, if all who have walked the earth, from Adam to the present generation, together with the multitudinous throng that now inhabits it, were turned loose in heaven, and allowed to scatter, they would soon need telephone service to communicate.

Then worry no longer about the size of heaven and whether its capacity is sufficient to insure you a comfortable home, but rather brush the dust from your Bible and form the habit of reading it and The Signal and you will become so thoroughly equipped with knowledge of the way of life that you will be able to find abundant entrance when you cease to be a citizen of this mundane sphere.

### SHEPPARD OBJECTS.

The announcement by Senator-elect Morris Sheppard that he will vigorously oppose the confirmation, by the Texas Legislature, of Governor Colquitt's appointment of Col. R. M. Johnston to fill the vacancy caused by the resignation of Joe W. Bailey, is arousing great interest. Mr. Sheppard is fully aware of the advantage that will accrue to him by an early assumption of the duties in which the Democracy of Texas has by an overwhelming vote elected him and, like General Grant says emphatically, that he is "going to fight it out."

In view of the fact that many members of the present legislature have expressed their intentions to vote for Sheppard as the proper man to fill the unexpired term, the outcome will be awaited with great interest.

Definite proposals for peace have been formally made by the Red Flaggers of Mexico. Since they find it impossible to oust Madero, they offer to let him retain his presidential chair, provided he will select a new vice president, and remodel his cabinet, bringing it down to date. Bet take them up Mr. Madero. It's a sight easier to select a new vice president and cabinet in toto, than to select a new country that will allow you to occupy the office of president.

Please sit up and take notice of our new head dress this week. We intend to wear this sky piece spring, summer, fall and winter, and in days to come, the people, big, little, old and young, from the grayhaired veterans to the towheaded toddlers, who cannot read a word, will recognize the familiar headlines and rush from the postoffice to their homes, shouting "Kureka! Kureka! Here's The Signal!"

A special dispatch from Washington states that on Monday the electors of forty-eight states cast their vote for Woodrow Wilson for President and Thomas R. Marshall for Vice-President. Utah and Vermont cast four votes each for Taft for President and Nicholas Murray Butler for vice president. Where, oh where, did the Bull Elbers come in?

It has been said that the people of West Texas live largely on hopes, and it may be true, to a certain extent. Just now there is a general feeling in the hearts of the people that this year, 1913, is going to be a year of abundant crops. Rememember winter weather promises us an uncommonly early and our people have the courage to do their part.

President-elect Wilson is adopting the Davy Crockett policy of "He sure was right and then go ahead." In selecting his cabinet Taft's all right Woodrow, but remember in your final deliberations that Texas has some fine political timber that has never been used.

Have you paid your poll tax? Better wake up and do it before you are too late. Remember the first of February will soon arrive and for the love of Mike, do not let it find you disfranchised.

### THE TROUBLE WITH TAFT

President William Howard Taft sang his swan song and presided at his own political wake at the Republican reorganization dinner in New York City Saturday night, and his speech was of the character that is familiar to the public generally. The great trouble with Taft is that he takes himself too seriously. He labors under the delusion that he is one of the few really great men this country has ever produced, when as a matter of fact, there is but one element of greatness in his entire make up and that is his size.

There is no valid or satisfactory reason why William Howard Taft should have ever been president of these United States, except the mere fact that he was once the friend of Theodore Roosevelt and was selected as the most tractable material out of which a stool pigeon could be constructed to carry on the Roosevelt policies until such time as the colonel could come back. There was nothing in the career of William Howard Taft up to the time he was brought into the limelight by Theodore Roosevelt to indicate presidential caliber. It is true that in the discharge of the duties devolving upon him in the minor positions he occupied he was faithful and true to the interests of the American people. But when called upon to hold down the Presidential job until the return of Col. Roosevelt, he elected to place his duty to the interests in control of the Republican party over and above his duties to the American people. His administration has proven but a repetition of gross blunders and his universal unpopularity is attested by the fact that in a contest with Roosevelt and Wilson in the recent presidential election he was unable to carry but two of the small out states in the American union.

To see William Howard Taft as the recipient of the electoral vote of two states stand up before an intelligent American audience and prate of the good things accomplished by his administration and the mistake the American people have made in booting him out on the commonsense is sufficient to give one that first feeling in the most aggravated form. His prediction that the Teddites will come back is only equalled in gall by his prediction that thousands of Democrats will ally themselves with his party, for one contingency is just about as improbable as the other.

Taft's belief in his own greatness has caused him to shut his eyes continually to the demands of the people. So inflated was he with the belief that he was the entire American government with the Philippines and Porto Rico thrown in, that he could never get his ear close enough to the ground to hear the rumblings of popular discontent. He took from the people the right of having the tariff revised, and the people in return retaliated by taking his political scalp. That he now has the assurance to stand up and descend upon his own greatness and the mistake made by the American people in driving him from his place of honor, is perhaps a fitting finale to the screaming farce enacted for the past four years under the guise of the Taft administration.

President Taft will pass out from political life on March 4, and it is best for the American nation that it is so.—El Paso Times.

"Lord, by this time he stinketh; for he hath been dead four days." While this language was originally applied to the condition of Lazarus, we cannot refrain from thinking how applicable it is to the present condition of the Snyder Commercial Club. We are told that there is a Commercial Club in existence here, but it is showing about as much signs of life as did Lazarus within the tomb. The question naturally arises Why does this condition of affairs exist? Is it to our advantage (that such state of affairs should exist)? Echo answers "No!" Well, what are we going to do about it? Are we going to sit on the stool of do-nothing and say "Come breath, go breath, we are too lazy to draw you?"

The most pessimistic knacker in Snyder and vicinity is forced to admit that for natural resources and advantages Snyder is almost without a peer. If we but will it so, there is no earthly reason why we cannot put Snyder on the map as a manufacturing and business center, second to none of its size and opportunity in Texas. Again we ask. What are we going to do about it?

Hardy & Jackson have sold the Snyder Signal to Will M. Midkiff, late of Midland and C. R. Gordon, late of El Paso. The purchasers have taken active charge of that piece of property, The Signal, and are proceeding in a lively and effective manner to make go d.—State Press, in Dallas News.

## SMALL Accounts Appreciated?

—Why, of course!

They are the backbone of any bank's business, and the small depositor may be assured he will get the same uniform courteous treatment as our largest accounts.

The Snyder National Bank

The diabolical, dusky descendant of Ham, Jack Johnson, is giving the Chicago officials lots of trouble to keep him from jumping his bond. We offer as a suggestion that they send him on a trip to Texas. We will guarantee a deposit for safe keeping.

O. L. Wilkinson Lumber Company carry a complete stock of Lumber, Shingles, Sash, Doors and all kinds of Glass.

Mrs. E. J. Foster and daughter, Miss Grace have returned from a three week's visit in Abilene.

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